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\*Admitted only in Maryland  
\*Admitted only in Virginia  
\*Practice limited to Federal Agencies

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**Group Art Unit 3694**  
**Mail Stop: Amendment**

Re: U.S. Utility Patent Application  
Appl. No.: 10/615,796; Filed: July 10, 2003  
For: **Methods and Apparatus Relating to the Formulation and Trading of Investment Contracts**  
Inventor: Ian Kenneth SHEPHERD  
Our Ref: 2151.0050002

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Second Reply to Notice of Non-Compliant Amendment;
2. Substitute Specification (Clean Version); and
3. Substitute Specification (Marked Up Version).

The above-listed documents are filed electronically through EFS-Web. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned. The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

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RES:ddc  
Enclosures

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